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**Robert A. Higgins & Associates P.C.**  
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**IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 FORT WORTH DIVISION**

In re: **Daniel Hilario**  
 5837 Jennie Dr.  
 Fort Worth, TX 76133

xxx-xx-6305

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Case No: **19-40822-ELM**Date: **2/28/2019**

Chapter 13

**Norma Hilario**  
 5837 Jennie Dr.  
 Fort Worth, TX 76133

xxx-xx-3757

Debtor(s)

**DEBTOR'S(S) CHAPTER 13 PLAN  
 (CONTAINING A MOTION FOR VALUATION)**

**DISCLOSURES**

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☒ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☐ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$1,152.00**Plan Term: **60 months**Plan Base: **\$69,120.00**Applicable Commitment Period: **36 months**Value of Non-exempt property per § 1325(a)(4): **\$0.00**Monthly Disposable Income per § 1325(b)(2): **\$298.47**Monthly Disposable Income x ACP ("UCP"): **\$10,744.92**

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 Debtor(s): Daniel Hilario  
 Norma Hilario

### MOTION FOR VALUATION

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

### SECTION I DEBTOR'S(S)' CHAPTER 13 PLAN - SPECIFIC PROVISIONS FORM REVISED 7/1/17

#### A. PLAN PAYMENTS:

*Debtor(s)* propose(s) to pay to the *Trustee* the sum of:

\$1,152.00 per month, months 1 to 60.

For a total of \$69,120.00 (estimated "*Base Amount*").

First payment is due 3/30/2019.

The applicable commitment period ("ACP") is 36 months.

Monthly Disposable Income ("DI") calculated by *Debtor(s)* per § 1325(b)(2) is: \$298.47.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the *Debtor(s)*, shall be no less than:  
\$10,744.92.

*Debtor's(s)'* equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:  
\$0.00.

#### B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:

- CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
- STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
- DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

<u>DSO CLAIMANTS</u>	<u>SCHED. AMOUNT</u>	<u>%</u>	<u>TERM (APPROXIMATE)</u> (MONTHS <u>  </u> TO <u>  </u> )	<u>TREATMENT</u> \$ <u>  </u> PER MO.
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- C. **ATTORNEY FEES:** To Robert A. Higgins & Associates, P.C., total: \$3,700.00;  
\$180.00 Pre-petition; \$3,520.00 disbursed by the *Trustee*.

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**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:**

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
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**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT Pro-rata
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To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the Collateral to the creditor in satisfaction of the creditor's claim.

**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
Nissan Motor Acceptance	\$32,816.00	4.25%	Month(s) 1-1	\$722.00
2017 Nissan Titan (approx. 22,000 miles)		4.25%	Month(s) 2-57	\$645.40
Nissan Motor Acceptance	\$19,881.00	4.25%	Month(s) 2-56	\$391.40
2017 Nissan Altima (approx. 25,000 miles)		4.25%	Month(s) 57-57	\$437.86
		4.25%	Month(s) 58-58	\$77.51

B.

CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT Pro-rata
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The valuation of Collateral set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the Trustee's Recommendation Concerning Claims ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the Plan per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

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**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

**G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:**

CREDITOR	COLLATERAL	SCHED. AMT.
Nissan Motor Acceptance	2019 Nissan Altima (approx. 5,000 miles)	\$34,088.00

**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**I. SPECIAL CLASS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: \_\_\_\_\_

**J. UNSECURED CREDITORS:**

CREDITOR	SCHED. AMT.	COMMENT
Ad Astra Recovery	\$463.00	
Advance Finance Comp	\$215.00	
Alltran Financial	\$599.63	
Atlas Credit Co, Inc	\$658.00	
Capital One	\$984.00	
Chase Card Services	\$1,077.00	
Comenity Bank / Bealls	\$157.00	
Computer Credit	\$500.00	
Conns Credit Corp	\$2,297.00	
Cottonwood Fin. D/B/A The Cash Store	\$340.00	
Covington Credit	\$639.00	
Covington Credit/smc	\$639.00	
Credit Systems International, Inc	\$33.00	
Credit Systems International, Inc	\$59.00	

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Credit Systems International, Inc	\$141.00
Credit Systems International, Inc	\$34.00
Credit Systems International, Inc	\$333.00
Credit Systems International, Inc	\$333.00
Credit Systems International, Inc	\$26.00
Credit Systems International, Inc	\$47.00
Credit Systems International, Inc	\$26.00
Diversified Consultants, Inc.	\$213.00
DRS	\$250.00
ERC/Enhanced Recovery Corp	\$313.00
Financial Control Services	\$425.00
Financial Control Services	\$741.00
Garland Anesthesia	\$545.00
Hillcrest Davidson & A	\$78.00
Jn Portfolio Debt Equities, LLC	\$3,868.00
Link Debt Recovery	\$1,097.00
LVNV Funding/Resurgent Capital	\$599.00
Midland Funding	\$762.00
Midland Funding	\$461.00
OneMain Financial	\$11,941.00
Portfolio Recovery	\$350.00
Portfolio Recovery	\$454.00
Portfolio Recovery	\$1,346.00
Portfolio Recovery	\$4,322.00
Progressive Leasing	\$719.66
Receivables Performance Mgmt	\$830.00
Security Finance	\$735.00
Spectrum	\$740.25
Synerprise Consulting Services, Inc	\$82.00
United Revenue Corp	\$665.00
United Revenue Corp	\$665.09

TOTAL SCHEDULED UNSECURED: \$41,802.63

The Debtor's(s) estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 1%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**SECTION II**  
**DEBTOR'S(S) CHAPTER 13 PLAN - GENERAL PROVISIONS**  
 FORM REVISED 7/1/17

**A. SUBMISSION OF DISPOSABLE INCOME:**

Debtor(s) hereby submit(s) future earnings or other future income to the Trustee to pay the Base Amount.

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**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the *Trustee* shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The *Trustee* is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

**C. ATTORNEY FEES:**

*Debtor's(s')* Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The Trustee" pursuant to this *Plan* and the *Debtor's(s')* Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

The Pre-Petition *Mortgage Arrearage* shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition *Mortgage Arrearage* amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:**

*Current Post-Petition Mortgage Payment(s)* shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The *Current Post-Petition Mortgage Payment(s)* indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

*Mortgage Lenders* shall retain their liens.

**E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

**E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:**

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

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The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

**G. DIRECT PAYMENTS BY DEBTOR(S):**

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

**H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

**I. CLASSIFIED UNSECURED CLAIMS:**

Classified unsecured claims shall be treated as allowed by the Court.

**J. GENERAL UNSECURED CLAIMS TIMELY FILED:**

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

**L. CLAIMS TO BE PAID:**

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

**M. ADDITIONAL PLAN PROVISIONS:**

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

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**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

**O. CLAIMS NOT FILED:**

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the AAPD.

**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:**

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s)* business affairs, assets or liabilities.

**S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s)* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s)* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:**

*Debtor(s)* shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the *Case* is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the *Case* was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the *Case* is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the *Case* post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the *Case*, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.



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#### **U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

#### **V. POST-PETITION CLAIMS:**

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

02/28/2019 04:05:17pm

Case No: 19-40822-ELM

Debtor(s): **Daniel Hilario**  
**Norma Hilario**

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**W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:**

See the provisions of the General Order regarding this procedure.

02/28/2019 04:05:17pm

Case No: 19-40822-ELM  
Debtor(s): Daniel Hilario  
Norma Hilario

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**SECTION III  
NONSTANDARD PROVISIONS**

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

**None.**

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

/s/ Vince M. Vela

Vince M. Vela, Debtor's(s') Attorney

\_\_\_\_\_  
Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

/s/ Vince M. Vela

Vince M. Vela, Debtor's(s') Counsel

24097232

State Bar Number

02/28/2019 04:05:17pm

Case No: 19-40822-ELM  
 Debtor(s): Daniel Hilario  
 Norma Hilario

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor(s)' Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the 1st day of March, 2019 :

(List each party served, specifying the name and address of each party)

Dated: February 28, 2019

/s/ Vince M. Vela

Vince M. Vela, Debtor(s)' Counsel

ACI  
 2420 Sweet Home Rd Ste 150  
 Amherst, NY 14228

Chase Card Services  
 xxxxxxxx0988  
 Correspondence Dept  
 PO Box 15298  
 Wilmington, DE 19850

Covington Credit  
 xxxx x4514  
 701 W Berry St Ste 109  
 Ft Worth, TX 76110

Ad Astra Recovery  
 xxx1451  
 7330 West 33rd Street North  
 Suite 118  
 Wichita, KS 67205

Client Services  
 3451 Harry S. Truman Blvd  
 Saint Charles, MO 63301

Covington Credit/smc  
 xxxxx4514  
 701 W Berry St Ste 109  
 Ft Worth, TX 76110

Advance Finance Comp  
 xxxxxxxxxx6325  
 Po Box 2935  
 Gainesville, GA 30503

Comenity Bank / Bealls  
 xxxxxxxx6410  
 Attn: Bankruptcy Dept  
 PO Box 182125  
 Columbus, OH 43218

Credit Systems International, Inc  
 xxxxx2533  
 Attn: Bankruptcy  
 PO Box 1088  
 Arlington, TX 76004

Alltran Financial  
 P.O. Box 610  
 Sauk Rapids, MN 56379

Computer Credit  
 470 West Hanes Mill Rd  
 P.O. Box 5238  
 Winston Salem, NC 27113

Credit Systems International, Inc  
 xxxxx9179  
 Attn: Bankruptcy  
 PO Box 1088  
 Arlington, TX 76004

Atlas Credit Co, Inc  
 xxxxxxxx9013  
 Attn: Bankruptcy  
 914 W Front St  
 Tyler, TX 75702

Conns Credit Corp  
 xxxxx1137  
 3295 College St  
 Beaumont, TX 77701

Credit Systems International, Inc  
 xxxxx9180  
 Attn: Bankruptcy  
 PO Box 1088  
 Arlington, TX 76004

Capital One  
 xxxxxxxx5495  
 Attn: Bankruptcy  
 PO Box 30285  
 Salt Lake City, UT 84130

Cottonwood Fin. D/B/A The Cash  
 Store  
 xxx-xxx7365  
 1901 Gateway Drive Suite 200  
 Irving, TX 75038

Credit Systems International, Inc  
 xxxxx1818  
 Attn: Bankruptcy  
 PO Box 1088  
 Arlington, TX 76004

02/28/2019 04:05:17pm

Case No: 19-40822-ELM  
 Debtor(s): Daniel Hilario  
 Norma Hilario

Credit Systems International, Inc xxxxx2049 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	ERC/Enhanced Recovery Corp xxxxx4503 Attn: Bankruptcy 8014 Bayberry Road Jacksonville, FL 32256	LVNV Funding/Resurgent Capital xxxxxxxxxxxx4430 Attn: Bankruptcy PO Box 10497 Greenville, SC 29603
Credit Systems International, Inc xxxxx5605 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	Financial Control Services xxxxxxxxxxxx3227 Attn: Bankruptcy PO Box 21626 Waco, TX 76702	Midland Credit Management P.O. box 60578 Los Angeles, CA 90060
Credit Systems International, Inc xxxxx4455 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	Financial Control Services xxxxxxxxxxxx4983 Attn: Bankruptcy PO Box 21626 Waco, TX 76702	Midland Funding xxxxx4781 2365 Northside Dr Ste 300 San Diego, CA 92108
Credit Systems International, Inc xxxxx1496 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	Financial Corp of America 12515 Research Blvd Building 2 Suite 100 Austin, TX 78759	Midland Funding xxxxx2547 2365 Northside Dr Ste 300 San Diego, CA 92108
Credit Systems International, Inc xxxxx1770 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004	Garland Anesthesia 1721 Analog Dr. Richardson, TX 75081	MRS BPO 1930 Olney Avenue Cherry Hill, NJ 08003
Daniel Hilario 5837 Jennie Dr. Fort Worth, TX 76133	Hillcrest Davidson & A xx1416 Attn: Bankruptcy 715 N Glenville - Suite 450 Richardson, TX 75081	Nissan Motor Acceptance xxxxxxxxxxxx0001 Attn: Bankruptcy Dept PO Box 660360 Dallas, TX 75266
Diversified Consultants, Inc. xxxx1880 Attn: Bankruptcy PO Box 551268 Jacksonville, FL 32255	Jn Portfolio Debt Equities, LLC xxxxxxx1426 Attn: Bankruptcy 5757 Phantom Dr. STE 225 Hazelwood, MO 63042	Nissan Motor Acceptance Attn: Bankruptcy Dept PO Box 660360 Dallas, TX 75266
DRS 800 E. Campbell RD Suite 399 Richardson, TX 75081	Link Debt Recovery xx1166 Attn: Bankruptcy Dept 9543 South 700 East Suite 200 Sandy, UT 84070	OneMain Financial xxxxxxxxxxxx4349 Attn: Bankruptcy 601 NW 2nd Street Evansville, IN 47708

02/28/2019 04:05:17pm

Case No: 19-40822-ELM  
Debtor(s): **Daniel Hilario**  
**Norma Hilario**

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Pam Bassel  
7001 Blvd. 26, Suite 150  
N. Richland Hills, TX 76180

Spectrum  
P.O. Box 790261  
SAINT LOUIS, MO 63179

Portfolio Recovery  
xxxxxxx xxxxx2055  
PO Box 41021  
Norfolk, VA 23541

Synerprise Consulting Services, Inc  
xxxx8453  
Attn: Bankruptcy  
5651 Broadmoor St  
Mission, KS 66202

Portfolio Recovery  
xxxxxxxxxxxxxxxx9965  
PO Box 41021  
Norfolk, VA 23541

United Revenue Corp  
xxx0993  
204 Billings St  
Suite 120  
Arlington, TX 76010

Portfolio Recovery  
xxxxxxxxxxxxxxxx9939  
PO Box 41021  
Norfolk, VA 23541

United Revenue Corp  
204 Billings St. Ste 120  
Arlington, TX 76010

Portfolio Recovery  
xxxxxxxxxxxxxxxx3619  
PO Box 41021  
Norfolk, VA 23541

Progressive Leasing  
xxxx3071  
Nprto Texas  
256 W. Data Dr.  
Draper, UT 84020

Receivables Performance Mgmt  
xxxx1861  
Attn: Bankruptcy  
PO Box 1548  
Lynnwood, WA 98036

Security Finance  
xx5591  
Attn: Bankruptcy  
PO Box 1893  
Spartanburg, SC 29304

Label Matrix for local noticing  
0539-4  
Case 19-40822-elm13  
Northern District of Texas  
Ft. Worth  
Thu Feb 28 15:59:34 CST 2019

Ad Astra Recovery  
7330 West 33rd Street North  
Suite 118  
Wichita, KS 67205-9370

Atlas Credit Co, Inc  
Attn: Bankruptcy  
914 W Front St  
Tyler, TX 75702-7901

Client Services  
3451 Harry S. Truman Blvd  
Saint Charles, MO 63301-9816

Conns Credit Corp  
3295 College St  
Beaumont, TX 77701-4611

Covington Credit/smc  
701 W Berry St Ste 109  
Ft Worth, TX 76110-3505

Diversified Consultants, Inc.  
Attn: Bankruptcy  
PO Box 551268  
Jacksonville, FL 32255-1268

Financial Corp of America  
12515 Research Blvd Building 2 Suite 100  
Austin, TX 78759-2247

Jn Portfolio Debt Equities, LLC  
Attn: Bankruptcy  
5757 Phantom Dr. STE 225  
Hazelwood, MO 63042-2429

MRS BPO  
1930 Olney Avenue  
Cherry Hill, NJ 08003-2016

501 W. Tenth Street  
Fort Worth, TX 76102-3637

Advance Finance Comp  
Po Box 2935  
Gainesville, GA 30503-2935

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130-0285

Comenity Bank / Bealls  
Attn: Bankruptcy Dept  
PO Box 182125  
Columbus, OH 43218-2125

Cottonwood Fin. D/B/A The Cash Store  
1901 Gateway Drive Suite 200  
Irving, TX 75038-2425

Credit Systems International, Inc  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004-1088

ERC/Enhanced Recovery Corp  
Attn: Bankruptcy  
8014 Bayberry Road  
Jacksonville, FL 32256-7412

Garland Anesthesia  
1721 Analog Dr.  
Richardson, TX 75081-1944

LVNV Funding/Resurgent Capital  
Attn: Bankruptcy  
PO Box 10497  
Greenville, SC 29603-0497

Midland Credit Management  
P.O. box 60578  
Los Angeles, CA 90060-0578

ACI  
2420 Sweet Home Rd Ste 150  
Amherst, NY 14228-2244

Alltran Financial  
P.O. Box 610  
Sauk Rapids, MN 56379-0610

Chase Card Services  
Correspondence Dept  
PO Box 15298  
Wilmington, DE 19850-5298

Computer Credit  
470 West Hanes Mill Rd  
P.O. Box 5238  
Winston Salem, NC 27113-5238

Covington Credit  
701 W Berry St Ste 109  
Ft Worth, TX 76110-3505

DRS  
800 E. Campbell RD Suite 399  
Richardson, TX 75081-1862

Financial Control Services  
Attn: Bankruptcy  
PO Box 21626  
Waco, TX 76702-1626

Hillcrest Davidson & A  
Attn: Bankruptcy  
715 N Glenville - Suite 450  
Richardson, TX 75081-2898

Link Debt Recovery  
Attn: Bankruptcy Dept  
9543 South 700 East Suite 200  
Sandy, UT 84070-3496

Midland Funding  
2365 Northside Dr Ste 300  
San Diego, CA 92108-2709

Nissan Motor Acceptance  
Attn: Bankruptcy Dept  
PO Box 660360  
Dallas, TX 75266-0360

OneMain Financial  
Attn: Bankruptcy  
601 NW 2nd Street  
Evansville, IN 47708-1013

Portfolio Recovery  
PO Box 41021  
Norfolk, VA 23541-1021

Progressive Leasing  
Nprto Texas  
256 W. Data Dr.  
Draper, UT 84020-2315

Receivables Performance Mgmt  
Attn: Bankruptcy  
PO Box 1548  
Lynnwood, WA 98046-1548

Robert A. Higgins & Associates, P.C.  
8200 Camp Bowie West Blvd.  
Fort Worth, TX 76116-6321

Security Finance  
Attn: Bankruptcy  
PO Box 1893  
Spartanburg, SC 29304-1893

Spectrum  
P.O. Box 790261  
SAINT LOUIS, MO 63179-0261

Synerprise Consulting Services, Inc  
Attn: Bankruptcy  
5651 Broadmoor St  
Mission, KS 66202-2407

United Revenue Corp  
204 Billings St  
Suite 120  
Arlington, TX 76010-2495

United States Trustee  
1100 Commerce Street  
Room 976  
Dallas, TX 75242-0996

Daniel Hilario  
5837 Jennie Dr.  
Fort Worth, TX 76133-2410

Norma Hilario  
5837 Jennie Dr.  
Fort Worth, TX 76133-2410

Pam Bassel  
7001 Blvd 26  
Suite 150  
North Richland Hills, TX 76180-8811

Vince Michael Vela  
Robert A. Higgins & Associates, P.C.  
8200 Camp Bowie West Boulevard  
Fort Worth, TX 76116-6321

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)United Revenue Corp  
204 Billings St. Ste 120  
Arlington, TX 76010-2495

End of Label Matrix	
Mailable recipients	44
Bypassed recipients	1
Total	45



02/28/2019 04:05:18pm

**Robert A. Higgins & Associates P.C.**  
 8200 Camp Bowie West  
 Fort Worth, TX 76116

Bar Number: **24097232**  
 Phone: **(817) 924-9000**

**IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 FORT WORTH DIVISION**  
 Revised 10/1/2016

IN RE: **Daniel Hilario**  
 5837 Jennie Dr.  
 Fort Worth, TX 76133

xxx-xx-6305

§  
§  
§  
§  
§

CASE NO: **19-40822-ELM**

**Norma Hilario**  
 5837 Jennie Dr.  
 Fort Worth, TX 76133

xxx-xx-3757

Debtor(s)

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS** DATED: **2/28/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	<b>\$1,152.00</b>	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$114.70	\$115.20
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$57.75	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$177.45</b>	<b>\$115.20</b>
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	<b>\$974.55</b>	<b>\$1,036.80</b>

**CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Nissan Motor Acceptance	2017 Nissan Titan (approx. 22,000)	\$32,816.00	\$25,875.00	1.25%	\$323.44
Nissan Motor Acceptance	2017 Nissan Altima (approx. 25,000)	\$19,881.00	\$15,100.00	1.25%	\$188.75

Total Adequate Protection Payments for Creditors Secured by Vehicles: **\$512.19**

**CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
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Payments for Current Post-Petition Mortgage Payments (Conduit): **\$0.00**

02/28/2019 04:05:18pm

Case No: 19-40822-ELM  
 Debtor(s): Daniel Hilario  
 Norma Hilario

**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
------	------------	------------------	---------------------	--------------------------------	------------------------------------

Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle: **\$0.00**

**TOTAL PRE-CONFIRMATION PAYMENTS****First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$512.19</b>
Debtor's Attorney, per mo:	<b>\$462.36</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

**Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$512.19</b>
Debtor's Attorney, per mo:	<b>\$524.61</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

**Order of Payment:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 2/28/2019

/s/ Vince M. Vela

Attorney for Debtor(s)